CLAIM AMENDMENTS

1. (Currently Amended) A system for providing a loan to a taxpayer prior to the end of the current tax year, comprising:

    historical tax refund data for said taxpayer, said historical tax refund data comprising tax refund data for at least one year prior to the current year;

    ~~year-to-date~~ year-to-date income ~~information~~ data for the current year, for said taxpayer, wherein said date is prior to the end of the current tax year;

    ~~year-to-date~~ year-to-date expense ~~information~~ data for the current year, for said taxpayer, wherein said date is prior to the end of the tax current year;

    a processor adapted to process said historical tax refund data, said ~~year-to-date~~ year-to-date income data, and said ~~year-to-date~~ year-to-date expense data to determine an estimated tax refund amount for said taxpayer for said current tax year;

    a loan provided to said taxpayer prior to the end of said current tax year in an amount based on said estimated tax refund amount for said current tax year for said taxpayer; and

    a tax refund for said current tax year, wherein said tax refund is based on a tax return prepared and filed after said current tax year for said taxpayer and is applied to the balance of said loan based on said estimated income tax refund.

2. (Currently Amended) A system for providing a loan to a taxpayer, comprising:

    historical tax refund data for said taxpayer, said historical tax refund data comprising tax refund data for at least one year prior to the current year;

year-to-date~~year to date~~ income ~~information~~ data for the current year, for said taxpayer, wherein said date is prior to the end of the current tax year;

a processor adapted to process said historical tax refund data and said year to date income data to determine an estimated tax refund amount for said taxpayer for said current tax year;

a loan provided to said tax payer prior to the end of said current tax year in an amount based on said estimated tax refund amount for said current tax year for said taxpayer; and

a tax refund for said current tax year, wherein said tax refund is based on a tax return prepared and filed after said current tax year for said taxpayer and is applied to the balance of said loan based on said estimated income tax refund.

3.   (Currently Amended) A system for providing a loan to a taxpayer, comprising:

historical tax refund data for said taxpayer, said historical tax refund data comprising tax refund data for at least one year prior to the current year;

present job verification data for said taxpayer;

a processor adapted to process said historical tax refund data and said present job verification data to determine an estimated tax refund amount for said taxpayer for said current tax year;

a loan provided to said taxpayer prior to the end of said current tax year in an amount based on said estimated tax refund amount for said current tax year for said taxpayer; and

a tax refund for said current tax year, wherein said tax refund is based on a

tax return prepared and filed after said current tax year for said taxpayer and is applied to the balance of said loan based on said estimated income tax refund.

4. (Currently Amended) A system for providing a loan to a taxpayer prior to the end of the current tax year, comprising:

income information up to a date prior to the end of for the current tax year, for said taxpayer;

expense information up to a date prior to the end for of the current tax year, for said taxpayer;

a processor adapted to process said income information and said expense information to determine an estimated income tax refund amount for said taxpayer for said current tax year;

a loan provided to said taxpayer prior to the end of said current tax year in an amount based on said estimated income tax refund amount for said current tax year for said taxpayer; and

a tax refund for said current tax year, wherein said tax refund is based on a tax return prepared and filed after said current tax year for said taxpayer and is applied to the balance of said loan based on said estimated income tax refund.

5. (Currently Amended) A method for providing a loan to a taxpayer prior to the end of the current tax year, said method comprising:

estimating said taxpayer's income tax refund amount due for said current year prior to the completion end of said current tax year;

providing a loan to said taxpayer based on said estimated income tax

refund amount due for said current tax year, said loan provided before the end of

said current tax year by a lender;

assigning said taxpayer's tax refund to said lender;

preparing a tax return for said taxpayer after the end of the current tax year;

filing said tax return with a taxing authority;

receiving said taxpayer's tax refund from said taxing authority; and

applying said taxpayer's tax refund to said loan based on said estimated

income tax refund.

6. (Previously Added) The system of claim 1 wherein said historical tax refund data is determined in accordance with a trend analysis.

7. (Previously Added) The system of claim 6 wherein said historical tax refund data comprises the amount of said taxpayer's refund for the previous three years.

8. (Previously Added) The system of claim 1 wherein said year to date income information for the current year comprises income data for the first three quarters of the year.

9. (Previously Added) The system of claim 2 wherein said historical tax refund data is determined in accordance with a trend analysis.

10. (Previously Added) The system of claim 9 wherein said historical tax refund data comprises the amount of said taxpayer's refund for the previous three years.

11. (Previously Added) The system of claim 2 wherein said year to date income information for the current year comprises income data for the first three quarters of the year.

12. (Previously Added) The system of claim 3 wherein said historical tax refund data is determined in accordance with a trend analysis.

13. (Previously Added) The system of claim 12 wherein said historical tax refund data comprises the amount of said taxpayer's refund for the previous three years.

14. (Previously Added) The system of claim 3 wherein said present job verification data comprises data for estimating said taxpayer's income for the current year.

15. (Previously Added) The system of claim 4 wherein said income information for the current year comprises income data for the first three quarters of the year.

16. (Previously Added) The system of claim 4 wherein said income information for the current year is extrapolated based on said taxpayer's income from prior years.

17. (Previously Added) The system of claim 4 wherein said estimated tax refund amount for said taxpayer is determined in accordance with said taxpayer's withholding rate and taxing authority rates.

18. (Previously Added) The method of claim 5 wherein estimating said taxpayer's refund amount comprises completing a trend analysis on said taxpayer's refunds from a plurality of years prior to the current year.

19. (Previously Added) The method of claim 5 wherein estimating said taxpayer's refund amount comprises estimating said taxpayer's income for the current year.

20. (Previously Added) The method of claim 19 wherein estimating said taxpayer's income for the current year comprises extrapolating said taxpayer's income based on prior years.